

Business Accounts Service Charges



(Revised July 9, 2019)

Business Membership Service Charges	
Business Account Fee (Savings Only) ¹	\$2.00/month or \$5.00/mo. if below \$250
<i>You can waive the \$5 fee by maintaining an Aggregate Average Daily Balance of \$250 or greater. The \$2.00 fee can be waived by electing e-statements.</i>	
Business Membership Service Charges	
Basic Business Checking and Non-Profit Checking	
Monthly Per Check Service Charge	\$0.25/item after 100
Electronic Withdrawal	\$1.50/item after 20
Check Deposit	\$0.25/item after 75
Monthly Service Charge	None
Statement Service Charge ²	\$2.00
Deluxe Business Checking	
Monthly Per Check Service Charge	\$0.30/item after 250
Electronic Withdrawal	\$2.00/item after 50
Check Deposit Service Charge	\$0.30/item after 250
Monthly Service Charge	\$15.00/mo. if below \$5000
Statement Service Charge ²	\$2.00
Business Analysis Checking ³	
Monthly Per Check Service Charge	\$0.10/item
Electronic Withdrawal	\$0.10/item
Check Deposit Service Charge	\$1.25 for each visit where a check is deposited AND \$0.08/item
Monthly Service Charge	\$10.00/mo.
Statement Service Charge ²	\$2.00
Miscellaneous Account Service Charges	
Statement Copy	\$1.00/page
History Inquiry Copy	\$1.00/page
Phone Transaction (Excluding PA24)	\$1.00
Return Item/3rd Party Checks	\$30.00/item
Account Balancing (minimum 1 hour)	\$18.00/hour
Account Research (minimum 1 hour)	\$18.00/hour
Share Draft Service Charges	
Temporary Check	\$4.00/4 checks
Draft Copy	\$3.00
Check Printing (min. price depending on style)	\$12.50/box
Expedited Delivery of Checks	\$4.55 minimum
Stop Payment	\$30.00/item
NSF	\$30.00/item
Stop Payment on Series (3 or more)	\$30.00/item
Interest Checking Monthly Service Charge (if account falls below \$500 Average Daily Balance)	\$5.00
Money Market Checking Monthly Service Charge (if account falls below \$2,500 Average Daily Balance)	\$10.00
Visa Service Charges	
Visa Replacement Card - Overnight Shipping	\$35.00
Visa Replacement Card - Ship to Different Address (FedEx)	\$35.00
Visa Gift Card	\$3.00 at branch \$4.95 Online
Draft Copies	\$15.00
Late Fee	\$25.00
Over-the-Credit-Limit	\$25.00
ATM/Check Card Service Charges	
ATM Withdrawal/Transfer	\$1.50 after 6
ATM Balance Inquiries	\$1.50/inquiry
ATM/Visa Debit Card Replacement Fee (1 free card per year)	\$5.00/card
ATM/Check Card Replacement - Overnight Shipping	\$30.00
ATM/Check Card Replacement - FedEx to Different Address	\$35.00

Business Accounts Service Charges (continued)

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Wires & Western Union Service Charges	
Wire Transfer - Domestic	\$20.00/item
Wire Transfer - Foreign	\$35.00/item
Western Union Wire Service Charge	
Money Orders/Travelers Checks Service Charges	
Money Orders	\$2.00 each
Stop Payment	\$30.00/money order
Money Order Research	\$10.00/money order
ACH Service Charges	
ACH Stop Payment	\$30.00/item
Miscellaneous Credit Union Service Charges	
Corporate Check	\$3.00
Pay by Phone (<i>Phone Payment on CCF loan with a Non-CCF Credit Card</i>)	\$10.00
Inactive Account (6 mos. inactive for members over 18)	\$10.00+membership fee
Escheat Service Charge	\$25.00
Completion of Request for Deposit Verification	\$10.00
Early Account Closing (if closed in less than 90 days)	\$10.00
Holiday Share Account Early Closing Fee (if closed before 10/16)	\$15.00
Coin Sorting ⁴	5% of total coin amount
Return/Bad Address (Fee incurred each time mail is received back from post office)	\$5.00
Online Services Service Charges	
Online Banking	No fee
Online Bill Pay - Set Up Charge ⁵	No fee
Online Bill Pay - Monthly Service Charge ⁵	No fee
Non-Member Service Charges	
Cashing Member Checks	\$5.00
Cashing Money Orders	\$5.00
Cashing Corporate Drafts	\$5.00
ATM Surcharge	\$2.50

¹A \$5 fee is charged to accounts with an Aggregate Average Daily Balance under \$250 and will be waived if the account has an active loan or Visa. A \$2.00 fee is charged to accounts with an Aggregate Average Daily Balance over \$250 and can be waived by electing to discontinue receiving a mailed account statement and receive an e-statement.

²Statement fee is waived if member signs up for E-statements.

³Business Analysis Checking accounts earn dividends that are used to offset fees.

⁴CCF business accounts will be charged a 5% charge for coin machine usage. The service fee will be assessed to the account within 24 hours of the deposit.

⁵In order to qualify for "no fee" Online Bill Pay, the member must sign-up for E-statements. Bill Pay will be deactivated if payments go inactive for a period of 6 months.